

November 2022

Hello Joe,

This month, my newsletter explores the following topics:

- [Common and costly Roth IRA conversion mistakes](#)
- [How to get started on backdoor Roth IRA](#)
- [How to make buy vs. rent housing decision](#)
- [Avoid these top tax filing mistakes](#)
- [Which is the best place for your savings?](#)

The year-end will be here before we know it, so please get in touch with me if you would like to discuss your finances.

Sincerely,
LANNY LEVIN, CLU®, ChFC®
President



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These Are Common (And Costly) Roth IRA Conversion Mistakes. Here's How To Avoid Them

While Roth individual retirement account conversions may be alluring when the stock market dips, it's easy to make mistakes. Investors need to consider the "big picture," the pro-rata rule and other tax consequences, financial experts say.

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Backdoor Roth IRA Allows Tax-Free Growth: How To Get Started

Is your income too high to contribute to a Roth IRA? Don't rule it out yet. By using a backdoor Roth IRA, you can legally get your money into a Roth IRA account each year — no matter how much you make.

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How To Make The Buy Vs. Rent Housing Decision As Mortgage Rates Surge

With mortgage rates rising, more people may be asking themselves the age old question: rent or buy? More homebuyers are pulling out of deals given the environment. Here's how to weigh the biggest housing decision you may ever make in your life.

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These Are The Top Tax Filing Mistakes Made By Small Business Owners (And How To Avoid Them)

Avoiding these common tax filing errors can save your business time and money in the long run.

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Bonds Vs. Savings Account: The Best Fit Will Probably Come Down To When You'll Need The Money

Savings accounts and savings bonds are two useful tools to earn some interest on your money. If you're unsure where to put your savings right now, learning about the differences between these two can help you choose the best place for your money.

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